



WHAT YOU NEED TO KNOW ABOUT FINANCIAL AID

Presented by MiraCosta College

TOPICS WE WILL COVER

Major Steps to Financial Aid

How to Complete the FAFSA/Dream Act Application

Determining Financial Need

Types of Financial Aid Available

Resources/Important Phone Numbers



WHAT IS FINANCIAL AID?

Financial aid consists of funds provided to students and families to help pay for postsecondary educational expenses



THINK OF FINANCIAL AID AS AN UMBRELLA



FINANCIAL AID PROCESS

1. Apply

Complete FAFSA or
DREAM
Application
GPA Verification

2. Email

Receive Estimated
Award Notice

3. To-Do List

Submit additional
documents

4. Review/Revision

Changes/Tying up Loose
Ends
Financial Aid Awards May
Change

5. Payment is Disbursed

6. Maintain Satisfactory Academic Progress

Stay connected! Communicate any major changes to the Financial Aid office.

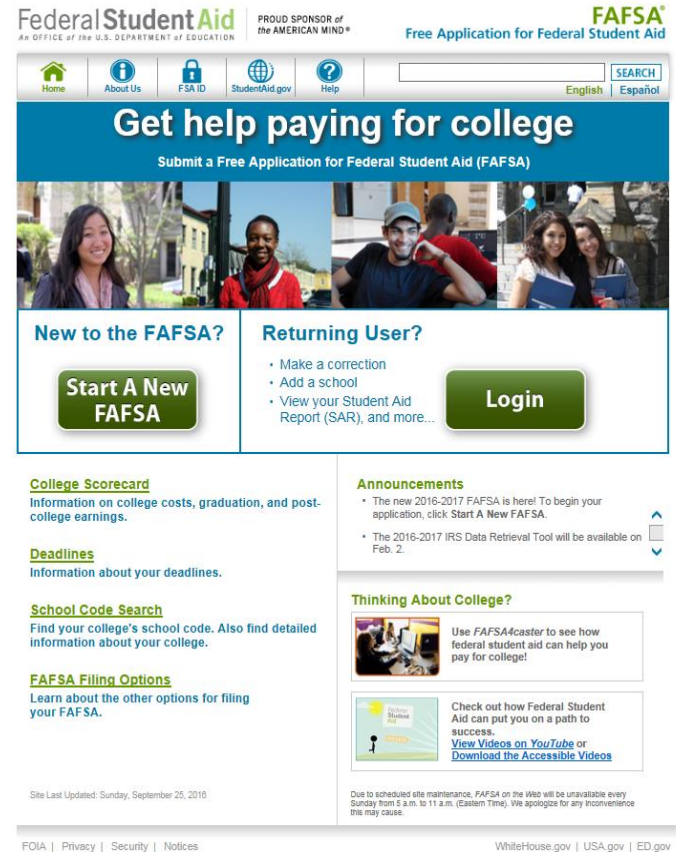


FAFSA

FREE APPLICATION for FEDERAL STUDENT AID

fafsa.gov

- U.S. Citizen or Eligible Non-Citizen
- Social Security Number (not through DACA)
- High School Diploma, GED, or the equivalent
- Register for Selective Service (males 18-25)



The screenshot shows the FAFSA website homepage. At the top, it features the Federal Student Aid logo, the text 'PROUD SPONSOR of the AMERICAN MIND', and the FAFSA logo with 'Free Application for Federal Student Aid'. Below this is a navigation bar with icons for Home, About Us, FSA ID, StudentAid.gov, and Help, along with a search bar and language options for English and Español. The main heading is 'Get help paying for college' with a sub-heading 'Submit a Free Application for Federal Student Aid (FAFSA)'. A banner image shows four diverse students. Below the banner are two main sections: 'New to the FAFSA?' with a 'Start A New FAFSA' button, and 'Returning User?' with a list of actions (Make a correction, Add a school, View your Student Aid Report (SAR), and more...) and a 'Login' button. The page also includes sections for 'College Scorecard', 'Deadlines', 'School Code Search', 'FAFSA Filing Options', 'Announcements', and 'Thinking About College?'. At the bottom, there is a footer with 'FOIA | Privacy | Security | Notices', 'WhiteHouse.gov | USA.gov | ED.gov', and a copyright notice for 2010 fafsa.gov.

Site Last Updated: Sunday, September 25, 2018

FOIA | Privacy | Security | Notices

WhiteHouse.gov | USA.gov | ED.gov

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DREAM ACT APPLICATION

dream.csac.ca.gov

Undocumented Students

AB540 Eligible:

- Attended California school for 3 or more years
- Graduated from California high school
- Registered or enrolled at an accredited institution of higher education in California
- Registered for selective service (males 18-25)

CA DREAM ACT
Apply by March 2, 2016

[Check out our California Dream Act information & resources.](#)

Announcements:

- ⚠ To apply for a Cal Grant, the 2016-17 California Dream Act Application is due by 11:59 p.m., March 2, 2016.
- ⚠ Due to scheduled site maintenance, the on-line California Dream Act Application will be unavailable every Wednesday and Sunday from 11:30 p.m. to 2:30 a.m. (PST). We apologize for any inconvenience this may cause.

New California Dream Act Application
Select this option if you:
• Have never filed a CA Dream Act Application
• Want to start a new CA Dream Act Application
• Are ready to get started

Start Application

Provide a Parent Signature
Select this option if you:
• Need to request Parent PIN
• Forgot your Parent PIN
• Need to sign your child's application

Sign Student Application

California Dream Act Application Login
Select this option if you want to:
• Continue or renew your CA Dream Act Application
• Update or correct current CA Dream Act Application

Login To Application

The California Student Aid Commission has strict security and confidentiality policies and procedures in place to protect the integrity and confidentiality of student records. The California Student Aid Commission has not now, or in the past, shared any information which would indicate a student's immigration status, either documented or undocumented. The California Student Aid Commission also adheres to the Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99), a Federal law that protects the privacy of student education records.

Pursuant to section 502 of the California Penal Code and Public Law 99-474, Title 18, United States Code unauthorized access to applicant information will be prosecuted to the fullest extent of the law.

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FAFSA OR DREAM ACT APPLICATION

- **A standard form that collects demographic and financial information about the student and family. Income from 2015 will be used to calculate eligibility.**
- **Information is used to calculate the Expected Family Contribution (EFC)**
 - › Stays the same at all colleges
 - › Colleges use EFC to determine student's financial need
 - › Cost of attendance differs from college to college
- **One application for up to ten (10) schools**
- **Complete application every year.**
- **Applications are available October 1st for the following school year.**



DOCUMENTS FOR FAFSA OR DREAM ACT APPLICATION

Before starting the 2018- 2019 FAFSA or Dream Act Application, gather:

Student's Social Security Card

Student Alien Registration Card (if applicable)

Parent(s) Social Security Card

If neither parent has a SSN, use all zeros on application

Student Driver's License

Student and Parent

- ✓ **2016** W-2 Forms and records of money earned and other taxable benefits
- ✓ **2016** federal income tax form
- ✓ Current bank statements
- ✓ Business, farm, and other real estate records
- ✓ Records of stocks, bonds, and other investments
- ✓ Records of untaxed income

Create a file for copies of all financial aid documents submitted



Home



About Us



FSA ID



StudentAid.gov



Help

SEARCH

English

Español

Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)



New to the FAFSA?

[Start A New FAFSA](#)

Returning User?

- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more...

[Login](#)

FEDERAL STUDENT AID ID (FSA ID)

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of
the AMERICAN MIND®

Free Application for Federal Student Aid
FAFSA®

Home Help

SEARCH

STUDENT

Login

Student Information

Form Approved
OMB No. 1845-0001
App. Exp. 12/31/2016

Instructions are provided for each FAFSA question in the Help and Hints section on the right side of the page and are also on the page.

Enter either your (the student's) FSA ID or your (the parent's) FSA ID on the Web.

Enter your (the student's) FSA ID

Do not log in with the FSA ID if you are not the student.
[Create an FSA ID](#)

FSA ID Username or Verified E-mail Address

[Forgot Username](#)

FSA ID Password

[Forgot Password](#)

NEXT

NEED HELP?

Help and Hints

Login Options

The FSA ID, which consists of a user-created username and password, replaced the PIN effective May, 2015. It allows users to electronically access personal information on Federal Student Aid Web sites as well as electronically sign a FAFSA.

Select one:

Enter your FSA ID (only the student should log in with an FSA ID),

Or

Enter the student's name, Social Security Number and date of birth. (You may have to enter your FSA ID later in the process).

[More>>>](#)

Student and one parent will need an FSA ID in order to sign FAFSA. Cannot use the same email address.

CREATE USERNAME & PASSWORD

Create An FSA ID

Edit My FSA ID

E-mail



Confirm E-mail



Username *



Password *



Numbers Uppercase Letters Lowercase Letters Special Characters 8-30 Characters Show Text

Confirm Password *



Are you 13 years of age
or older? *

- I am 13 years of age or older.
 I am 12 years of age or younger.



CONTINUE >

SELECT CORRECT AID YEAR

FALL 2017 - SUMMER 2018 = 2017-2018 FAFSA/DREAM APP

FALL 2018 - SUMMER 2019 = 2018-2019 FAFSA/DREAM APP

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the AMERICAN MIND®

FAFSA®
Free Application for Federal Student Aid



Home



Help

Welcome, Brian Logout

SEARCH

Get Started

Welcome, Brian Lastname!

Fill out your FAFSA (*Free Application for Federal Student Aid*)!

To receive federal student financial aid, you need to fill out a FAFSA every school year. Let's get started.

For which school year are you applying for financial aid?

2018-2019 school year

START 2018-2019
FAFSA

2017-2018 school year

START 2017-2018
FAFSA

If you are applying for a summer session, or just don't know which application to complete, check with the college you are planning to attend.

FSA ID

Last Time, Date FSA ID Used: 5:10, 09/25/2017

FSA ID Status:

[User Account Management](#)

You can use your FSA ID to sign your FAFSA electronically or make corrections to your FAFSA.

STUDENT

NEED HELP?



Home



Help

SEARCH

STUDENT

Make Corrections to Your 2018-2019 FAFSA

Form Approved
OMB No. 1845-0001
App. Exp. 12/31/2019

Create a Save Key.

The Save Key is for temporary use for you or your parent to return and complete this specific FAFSA.

Create a Save Key

Re-enter Save Key

NEXT

NEED HELP?

MY FAFSA

Help and Hints

Re-enter Save Key

You must re-enter your save key to verify that it is correct.

HELPFUL TOOLS

Federal Student Aid
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PROUD SPONSOR of
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FAFSA®
Free Application for Federal Student Aid



Help

SEARCH

Student Demographics 

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation

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Introduction Page - 2018-2019 Correction

Use the **Next** and **Previous** buttons to move from page to page in the form. If you use your browser's back and forward buttons to move from page to page, you may lose your data.

[Making corrections to a processed FAFSA](#)

[How many steps does it take to complete?](#)

[How can I get help correcting my FAFSA?](#)

[Can I save my FAFSA if I can't finish it?](#)

[Signing the FAFSA](#)

[FAFSA on the Web Security and Privacy](#)

NEXT 

EXIT

PERSONAL INFORMATION (STUDENT)

[Help](#) [SEARCH](#)

Student Demographics | **School Selection** | **Dependency Status** | **Parent Demographics** | **Financial Information** | **Sign & Submit** | **Confirmation**

Student Demographic Information

Your last name Your first name Your middle initial

Your Social Security Number

Your date of birth (mmddyyyy)

Are you male or female?
 Male Female

Your permanent mailing address (include apt. number)

Your city (and country if not U.S.) Your state

Your ZIP code

Have you lived in California for at least 5 years?
 Yes No

Your telephone number

Your e-mail address

What is your marital status as of today?

Do you have driver's license information that you want to provide?
 Yes No

[CHECK FOR ERRORS](#) [PREVIOUS](#) [NEXT](#)

[NEED HELP?](#) [SAVE](#) [CLEAR ALL DATA](#) [VIEW FAFSA SUMMARY](#) [EXIT](#)

Help and Hints

Student's Last Name Question 1

This is your proper last name, not a nickname, and it must match **exactly** the name on your Social Security card. Remember to only use letters (A-Z), numbers (0-9), periods (.), apostrophes ('), dashes (-), or blanks (spaces). No other characters are allowed.

[More>>>](#)

Use full legal name as it appears on your Social Security card!

Help and Hints box will never steer you wrong!

DEPENDENCY DETERMINATION

- I was born before January 1, 1995
- I am married
- I have children *and* I provide more than half of their support
- I am serving on active duty in the U.S. Armed Forces
- I am a veteran of the U.S. Armed Forces
- I have dependents who live with me *and* I provide more than half of their support
- In the 2018-19 academic year, I will be working on a master's or doctorate program
- At any time since the age of 13, both my biological parents were deceased, I was in foster care or I was a ward of the court
- I am currently or I was an emancipated minor
- I am currently in a legal guardianship or I was in legal guardianship until the age of 18
- I am homeless or I am at risk of being homeless

If all these questions are "no", you are considered dependent for federal aid.

Dependency Determination

Application was successfully saved.

Were you born before January 1, 1995?

On the day you submitted your FAFSA, were you married?

At the beginning of the 2018-2019 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2018 and June 30, 2019?

Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2019?

Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?

Are you a veteran of the U.S. Armed Forces?

At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?

As determined by a court in your state of legal residence, are you or were you an emancipated minor?

Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?

On or after July 1, 2017, were you homeless or were you self-supporting and at risk of being homeless?

At any time on or after July 1, 2017, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

At any time on or after July 1, 2017, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

At any time on or after July 1, 2017, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an

Help and Hints

Student Born Before January 1, 1995?

Question 46

The answer to this question is pre-filled based on your answer to the date of birth question earlier in the application.

WHO IS CONSIDERED A PARENT?

- **Married** - provide information about both parents
- **Remarried** – provide information about your parent and your step-parent
- **Widowed or single** – provide information about that parent
- **Divorced or Separated** – provide information about the parent that you lived with most during the last 12 months
- **Both BIOLOGICAL parents are unmarried and living together** – provide information for both parents

Do not include:

Grandparents, foster parents, legal guardians, older brothers or sisters, and uncles or aunts



PARENT INFORMATION

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Parent Demographics Information

Application was successfully saved.

As of today, what is the marital status of your [parents](#) ?

When did your parents get married or remarried? Enter the month and year. (mmyyyy)

What is your Parent 1 (father's/mother's/stepparent's) Social Security Number? <input type="text" value="000-00-0000"/>	What is your Parent 1 (father's/mother's/stepparent's) last name? <input type="text" value="Lastname"/>
What is your Parent 1 (father's/mother's/stepparent's) first initial? <input type="text" value="A"/>	What is your Parent 1 (father's/mother's/stepparent's) date of birth? (mmdyyyy) <input type="text" value="01/01/1980"/>
What is your Parent 2 (father's/mother's/stepparent's) Social Security Number? <input type="text" value="000-00-0000"/>	What is your Parent 2 (father's/mother's/stepparent's) last name? <input type="text" value="Lastname"/>
What is your Parent 2 (father's/mother's/stepparent's) first initial? <input type="text" value="B"/>	What is your Parent 2 (father's/mother's/stepparent's) date of birth? (mmdyyyy) <input type="text"/>

Your parents' e-mail address

Re-enter your parents' e-mail address

Have your parents lived in Maryland for at least 5 years?
 Yes No

Your parents' number of family members in 2018-2019 (household size)
If you are not sure who is considered a family member, click **Household Size** to answer the questions on the worksheet.
 [HOUSEHOLD SIZE](#)

How many people in your parents' household will be college students between July 1, 2018 and June 30, 2019? Do not include your parents.

[PREVIOUS](#) [NEXT](#)

[NEED HELP?](#) [SAVE](#) [CLEAR ALL DATA](#) [VIEW FAFSA SUMMARY](#) [EXIT](#)

Help and Hints

Parents' Marital Status Question 59

You must select the answer that describes your [parents'](#) marital status **as of today**.

"Parent" refers to a biological or adoptive parent or a person determined by the state to be a parent (for example, if the parent is listed on the birth certificate). If one of your parents is widowed or divorced and has remarried, answer the questions about that parent **and your stepparent**. Grandparents, foster parents, legal guardians, older brothers or sisters, widowed stepparents, and aunts and uncles are not considered parents unless they have legally adopted you.

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Enter parent's name EXACTLY as it appears on social security card. If there is not a SSN – use all zeros.

HOUSEHOLD SIZE

Your parents' number of family members in 2018-2019
(household size)

HOUSEHOLD SIZE

If you are not sure who is considered a family member, click **Household Size** to answer the questions on the worksheet.

Your parents, or your parent and stepparent, based on their marital status

Yourself, even if you do not live with your parents

Your parents' other children (even if they do not live with your parents) if:

a) Your parents will provide more than half of their support from July 1, 2018 through June 30, 2019 or

b) These children can answer "No" to every Dependency Status question on the FAFSA

Other people if 1) they now live with your parents, 2) your parents provide more than half of their support, and 3) your parents will continue to provide more than half of their support from July 1, 2018 through June 30, 2019

CALCULATE

How many people in your parents' household will be college students between July 1, 2018 and June 30, 2019? Do not include your parents.

PREVIOUS NEXT

Help and Hints

Parents' Number of Family Members in 2018-2019

Question 73

To determine your parents' household size, include:

1. yourself;
2. your parents;
3. the number of other children (other than yourself and even if they do not live with your parents) who will receive more than half of their [support](#) from your parents between July 1, 2018 and June 30, 2019; and
4. the number of people who are not your parents' children but who live with your parents and receive more than half of their support from your parents. and will

NEED HELP?

SAVE

CLEAR ALL DATA

EXIT



STUDENT AND PARENT FINANCIAL INFORMATION

**Have your income tax returns
by your side!**

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Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Parent Financial Information

i ▪ **Attention!** You must provide financial information from your parents' **2016 tax return** on the following pages.

✓ ▪ Application was successfully saved.

For 2016, have your parents completed their IRS income tax return or another tax return?

For 2016, what is your parents' tax filing status according to their tax return?

Did you, the parents, file a Puerto Rican or foreign tax return for 2016? Yes No

You have already transferred your tax information from the IRS.

[LINK TO IRS](#)

What type of income tax return did your parents file for 2016?


Help and Hints


Parents Filed 2016 Income Tax Return? Question 80

This question asks whether or not your [parents](#) have filed or will file a 2016 income tax return. If your parents are now married (even if they were not married in 2016) answer this question about them as a couple. If your parents are

If possible, use the IRS DRT to retrieve your 2016 income tax info directly from the IRS' website!

Parent Financial Information

-  **Attention!** You must provide financial information from your parents' 2016 tax return on the following pages.
- You're almost done. The parents' IRS tax information was transferred, and questions that were populated are marked with "Transferred from the IRS." For your protection, IRS tax return information is not displayed on the FAFSA. To finish, you must sign and submit this application and receive a confirmation page.

-  Application was successfully saved.

For 2016, have your parents completed their IRS income tax return or another tax return? Already completed ▾

For 2016, what is your parents' tax filing status according to their tax return? Married-Filed Joint Return ▾

Did you, the parents, file a Puerto Rican or foreign tax return for 2016? Yes No

You have already transferred your tax information from the IRS.

[View option to link to the IRS](#)

What type of income tax return did your parents file for 2016? Transferred from the IRS

What was your parents' adjusted gross income for 2016? Transferred from the IRS

How much did your Parent 1 (father/mother/stepparent) earn from working (wages, salaries, tips, etc.) in 2016? \$.00

How much did your Parent 2 (father/mother/stepparent) earn from working (wages, salaries, tips, etc.) in 2016? \$.00

Was either of your parents a dislocated worker on the day you submitted your FAFSA? No ▾

In 2016 or 2017, did you, your parents, or anyone in your parents' household receive benefits from any of the federal benefits programs listed below? Check all that apply or check **None of the above**. If, at the time you are completing the FAFSA, you, your parents, or anyone in your parents' household did NOT receive any of these benefits during 2016 or 2017, but do receive any of them on or before December 31, 2017, you must return to the FAFSA and update your response.

Answering these questions will not reduce eligibility for student aid or these programs.

- Medicaid
- Supplemental Security Income (SSI)
- Supplemental Nutrition Assistance Program ([SNAP](#))
- Free or Reduced Price School Lunch
- Temporary Assistance for Needy Families ([TANF](#))
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
- None of the above

If your parents filed or will file an IRS 1040 or foreign tax return, were they Risk ▾

IRS DATA RETRIEVAL TOOL

- Tax information may be transferred directly from the IRS website to the FAFSA
- Participation is voluntary, but may reduce additional documents needed by financial aid office
- Not everyone can use DRT:
 - filed an amended return
 - filed married-filing separate
 - no SSN was entered

STUDENT AND PARENT ASSET INFORMATION

As of the **day** you submit the FAFSA:

- What is total current balance of cash, savings, and checking accounts for student and parent(s)? **Don't include student financial aid.**
- What is the net worth investments, including real estate for student and parent(s)? **Don't include the home you live in.**
- What is the net worth current businesses and/or investment farms for student and parent(s)? **Don't include a family farm or family business with 100 or fewer full-time or full-time equivalent employees.**

Detailed instructions regarding investments and businesses are on the FAFSA.

SIGN AND SUBMIT

Sign & Submit

Application was successfully saved.

[VIEW OR PRINT YOUR FAFSA INFORMATION](#)

Are you a [preparer](#)?

Yes No

Student Signature

Student's Social Security Number

Student's last name

Student's date of birth

READ BEFORE PROCEEDING

By signing this application electronically using your Federal Student Aid PIN, username and password, and/or any other credential or by signing a signature page and mailing it to us, YOU, THE STUDENT, certify that you:

1. will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education,
2. are not in default on a federal student loan or have made satisfactory arrangements to repay it,
3. do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
4. will notify your school if you default on a federal student loan, and
5. will not receive a Federal Pell Grant from more than one school for the same

I, the student, agree to the terms outlined above.

Agree Disagree

What is your (the student's) FSA ID?

Do not enter the FSA ID if you are not the student.

FSA ID Username or Verified E-mail Address

FSA ID Password

[Other options to sign and submit](#)

[SIGN](#)

Parent Signature

Are you signing as the student's Parent 1 (father/mother/stepparent), or Parent 2 (father/mother/stepparent)?

Parent 1 (Father/Mother/Stepparent) Parent 2 (Father/Mother/Stepparent)

Information about Parent 1 (father/mother/stepparent):

Parent 1 (father's/mother's/stepparent's) Social Security Number

Parent 1 (father's/mother's/stepparent's) last name

Parent 1 (father's/mother's/stepparent's) date of birth

READ BEFORE PROCEEDING

By signing this application electronically using your Federal Student Aid PIN, username and password, and/or any other credential or by signing a signature page and mailing it to us, YOU, THE PARENT, certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked:

1. to provide information that will verify the accuracy of your completed form
2. to provide U.S. or state income tax forms that you filed or are required to file.

You also certify that you understand that the Secretary of Education has the authority to verify information reported on your application with the Internal Revenue Service and other federal agencies.

I, the parent, agree to the terms outlined above.

Agree Disagree

What is your (the parent's) FSA ID?

Do not enter the FSA ID if you are not the parent.

FSA ID Username or Verified E-mail Address

[Create an FSA ID](#)

FSA ID Password

[Forgot Username](#)

[Forgot Password](#)

[Other options to sign and submit](#)

[SIGN](#)

[PREVIOUS](#)

[SUBMIT MY FAFSA NOW](#)

Don't have an FSA ID? [Create an FSA ID](#). It takes only a few minutes.

CONFIRMATION AND EFC

2018-2019 Confirmation Page

[PRINT THIS PAGE](#)

Confirmation Number: B 11000020500 03 09/27/2017 10:47:34
Data Release Number (DRN): 9999

Congratulations, JOHN! Your FAFSA was successfully submitted to Federal Student Aid.

What Happens Next

- In 7-10 business days, we will mail you a Student Aid Report (SAR) notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

School(s) on your FAFSA:

School Name	Graduation Rate	Retention Rate	Transfer Rate	Additional Information from College Navigator
ALABAMA AGRICULTURE & MECHANICAL UNIV	27%	58%	38%	NA
UNIVERSITY OF ALASKA ANCHORAGE	24%	70%	21%	NA

Eligibility Information

Estimated Expected Family Contribution (EFC) = 999999

The EFC is a measure of how much you can contribute to the cost of your education. Schools use your EFC to determine your federal student aid eligibility.

The EFC is not how much aid you will receive or how much you have to pay for college.

Based on the [eligibility criteria](#), you may be eligible for the following:

[Pell Grant](#) Estimate - \$5,370.00

[Direct Stafford Loan](#) Estimate - \$5,500.00

You may also be eligible to receive other federal, state, or institutional grants, scholarships, and/or work-study.

In addition, you should learn about [federal tax benefits for education](#), including the *American Opportunity Tax Credit (AOTC)*.

You and your parent(s) indicated that you had filed an IRS tax return when you provided your financial information and it appears that you were eligible to use the [IRS Data Retrieval Tool](#), which allows you to transfer your IRS tax return information directly into your FAFSA. The benefit of using the tool is that it's the easiest way to provide accurate tax information, and it also eliminates the need for providing a copy of your and your parents' tax return to the financial aid office at your college. Once your FAFSA has been processed, you and your parents can return to *FAFSA on the Web* and use the tool to transfer your tax information.

****This is an estimated EFC. The official EFC will be determined once the financial aid process has been completed by the college the student is attending.**

PROCESSING RESULTS

- U.S. Department of Education/Federal Student Aid notifies student that their FAFSA was processed successfully
- Review Student Aid Report (SAR) for errors
- Update or correct FAFSA, if necessary
- FAFSA information is sent to school(s) electronically
- Once school receives information additional documents may be requested

WHAT IS THE EXPECTED FAMILY CONTRIBUTION (EFC)?

- Calculated using data from a FAFSA application or Dream Act application.
- Stays the same regardless of college selected.
- Your EFC is **not** the amount of money your family will have to pay for college **nor** is it the amount of federal student aid you will receive.
- It is a measure of your family's financial strength and is calculated according to a formula established by law.
- Your family's taxed and untaxed income, assets, and benefits (such as unemployment or Social Security) are all considered in the formula. Also considered are your family size and the number of family members who will attend college during the year.
- Colleges use this to determine your federal student aid eligibility and financial aid award.



WHAT IS COST OF ATTENDANCE (COA)?

Direct and Indirect costs combine into cost of attendance

- **Direct Cost:**
 - › Campus Fees
 - › Tuition
- **Indirect Cost:**
 - › Books and Supplies
 - › Room & Board
 - › Personal Expenses
 - › Transportation

**COA varies widely from college to college



WHAT IS FINANCIAL NEED?

Cost of Attendance (COA)

– **Expected Family Contribution (EFC)**

= Financial Need

****A student can receive any combination of aid (need based or non-need based) up to their cost of attendance.****



A COLLEGE AID PACKAGE (EXAMPLE)



August 05, 2016

Student ID:

Student Email:

Dear

Your 2016-17 Financial Aid Awards have been revised. Please refer to your previous award letter(s) for any changes that may have occurred. Before receiving any financial aid disbursements, you must complete any and all items requested via the To-Do List in the Student Center on your MiraCosta College SURF account. Please check your To-Do List regularly for updates.

IMPORTANT: Prior to the add/drop deadline of any given semester, award amounts are estimates based on full-time enrollment (12.0 units). After the add/drop deadline, awards will be adjusted based on actual units enrolled. Students enrolled in less than 12 units will have awards reduced. Awards may also increase or decrease based on review of your FAFSA application and/or any information you provide on required "To-Do List" documents.

Financial aid eligibility is based on units enrolled as of the add/drop deadline date. Waitlisted units do not count and adjustments are not made afterward. Students who withdraw from classes after the add/drop deadline may be required to repay a portion of their financial aid funds.

MiraCosta College disburses financial aid funds throughout the semester. For more information regarding disbursement please visit our [Disbursement section](#) on our website.

If you are interested in the Federal Work Study program (FWS) or Federal Direct Loans, please visit the [Financial Aid Office website](#) for further information and to obtain the request form(s).

MiraCosta College partners with a third party servicer, BankMobile, to disburse financial aid funds. You will receive instructions for account authentication and choosing your preferred disbursement method via email and U.S. Postal mail. Please visit the [Financial Aid website links](#) and review additional financial aid information.

Cost of Attendance:	19,804.00
Expected Family Contribution:	0.00
Need:	19,804.00

Description	Fall 16	Spring 17	Summer 17	Total	Message Code
Pell Grant	2,908.00	2,907.00	0.00	5,815.00	PL
Federal Supplemental Grant	250.00	250.00	0.00	500.00	SG
Board of Governors Waiver/Fall/B	649.00	0.00	0.00	649.00	BGB
Board of Governors WVR SPR B	0.00	649.00	0.00	649.00	BGB
Cal Grant B	835.00	835.00	0.00	1,670.00	CG
FullTime Student Success Grant	300.00	300.00	0.00	600.00	FTSG

Total:

9,883.00



STUDENT'S TO-DO LIST

ID: ✳ 📄

student center

Student Center 📄

Academics

You are not enrolled in classes.

Payment is due at the time of enrollment in classes.

Finances

My Account
Calculate Fees

Financial Aid
[VIEW FINANCIAL AID](#) [MAKE A PAYMENT](#)

Direct Deposit

You have no outstanding charges at this time.

Payment is due at the time of enrollment in classes.

Personal Information

Contact Information

Address	Other Address
Phone	E-mail

SCHEDULE BUILDER

myEdPlan

[SEARCH FOR CLASSES](#)

Holds
No Holds.

To-Do List

- 2015 STUDENT TAX TRANSCRIPT
- 2016-17 VERIFICATION WKST IV1
- TERMS AND CONDITIONS
- SAP DQ - APPEAL

[more](#)

Enrollment Dates

Shopping Cart Appointment
Your Shopping Cart for the Fall 2016 Regular Academic Session session is available for use beginning June 15, 2016.

Return documents to college financial aid office



SPECIAL CIRCUMSTANCES

CONTACT THE FINANCIAL AID OFFICE IF THERE ARE CIRCUMSTANCES WHICH AFFECT THE FAMILY'S ABILITY TO PAY FOR COLLEGE

- **Change in employment status**
- **Death or serious illness**
- **Change in marital status**
- **Unable to obtain parent information**
- **Any other unusual circumstances that affect a family's ability to contribute to higher education**



SATISFACTORY ACADEMIC PROGRESS (SAP)

3 Components:

- Cumulative GPA of 2.0 or higher
- Complete 70% of all units attempted
 - All degree applicable units shown on a student's permanent record are considered units attempted
- Complete your degree within a certain timeframe
 - Limited to 150% of the units required to complete the program.

**EACH SCHOOL ESTABLISHES THEIR
OWN SAP REQUIREMENTS!!**



FUNDING SOURCES

Where does the money come from?

- **Federal**

- Largest source of financial aid

- Primarily awarded on basis of financial need

- Must apply each year using the FAFSA

- **State**

- Residency requirements usually apply

- Awarded on basis of both merit and need

- Use information from FAFSA and/or state application

- Deadlines vary by state

- **Colleges and Universities**

- Awarded on basis of both merit and need

- May be gift aid or self-help aid

- Use information from FAFSA and/or state application

- Deadlines and requirements vary by institution

- **Private and Civic Organizations**

- Foundations, business, and various organization's

- Deadlines and application procedures vary widely



- Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work Study (FWS)
 - Work on campus
 - Earn money to help pay for educational costs
 - Gain experience
 - Earnings are taxable but do not affect eligibility the following year
- Teacher Education Assistance for College and Higher Education Grant (TEACH)
- Federal Loans

STATE PROGRAMS

- Residency requirements
- Award aid on the basis of both merit and need
- Use information from the FAFSA and Dream Act application



STATE PROGRAMS

- Fee Waivers
 - Community College Board of Governors Fee Waiver
- Cal Grant Application
 - Must submit FAFSA/Dream App **AND** Cal Grant GPA Verification by **MARCH 2, 2018**
 - **Contact high school counselor – they usually submit electronically**
 - Cal Grant “A”, “B”, or “C”
 - Middle Class Scholarship – UC/CSU
 - Full Time Student Success Grant – CCC only
- Extended Opportunity Programs & Services (EOPS)
- Chafee Grant (Foster Youth)



WEBGRANTS 4 STUDENTS

calgrants.org

The screenshot shows the 'WebGrants 4 Students Sign-In' page. On the left, a yellow callout box with an information icon 'i' contains the text: 'Enter your User ID and Password. Please note the User ID and Password fields are case sensitive. Authorized Use Only'. Below this is a green callout box with the text: 'Create your account to get information regarding your Cal Grant eligibility.' The main sign-in form includes fields for 'User ID' and 'Password', a 'Sign-in' button, a 'Create an Account' link, and a 'Forgot your User ID and/or password? Having problems logging in?' link.

Enter your User ID and Password.
Please note the User ID and Password fields are case sensitive.

Authorized Use Only

**WebGrants 4 Students
Sign-In**

User ID

Password

Sign-in

[Create an Account](#)

[Forgot your User ID and/or password? Having problems logging in?](#)

COLLEGES & UNIVERSITIES

- Institutional Grants
 - UC Blue + Gold Opportunity Plan
 - CSU State University Grant
- Scholarships
- Internships
- Private loans



SCHOLARSHIPS

CAN BE NEED BASED OR NON-NEED BASED

- **Good Grades**
- **Athletic Ability**
- **College Major**
- **Special Talents**
- **Heritage**
- **Tribal**
- **Community Service**
- **Americorps**

****NOTE: Scholarship searches should always be FREE!
STAY AWAY from anyone who charges you for a
scholarship search!**

AVOID SCAMS

- Submitting a FAFSA, California Dream Act Application and Applying for Scholarships is **FREE**
- Only use the Government Web Sites:

www.fafsa.gov

dream.csac.ca.gov



TOOLS & RESOURCES

- MiraCosta College Financial Aid Office
miracosta.edu/financialaid
(760) 795-6711
- Federal Student Aid Information Center:
studentaid.ed.gov
1-800-4FED-AID Hearing Impaired: 1-800-730-8913
- California Student Aid Commission (CSAC)
csac.ca.gov or calgrants.org
1-888-224-7268
- I Can Afford College
icanaffordcollege.com
- FAFSA tutorials
youtube.com



Thank you!

Questions?

